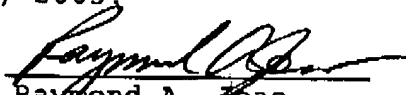


I hereby certify that this correspondence is being transmitted via facsimile transmission to Examining Group 3600 at 703-872-9326 on February 21, 2003.


Raymond A. Joao

RJ251

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GROUP 3600

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/639,908
FILED : AUGUST 16, 2000
FOR : APPARATUS AND METHOD FOR PROVIDING FINANCIAL
INFORMATION AND/OR INVESTMENT INFORMATION
EXAMINER : J. BERGIN
GROUP : 3624
CONF. NO. : 3583

Assistant Commissioner for Patents
Washington, D.C. 20231

RESPONSE TO RESTRICTION REQUIREMENT

Sir:

This is a Response to the Restriction Requirement, mailed February 11, 2003, in the above-identified application.

Pursuant to the Examiner's Restriction Requirement, Applicant hereby elects Species C, the apparatus for providing financial information and/or investment information, as claimed in independent claim 73, for prosecution on the merits. In this regard, in response to the above-identified Restriction Requirement, Applicant hereby elects to prosecute independent Claim 73 and Claims 74-82 which claims depend from independent Claim 73.

Entry of this Response to Restriction Requirement, and Applicant's election to prosecute Claims 73-82 which correspond to the elected Species C, is respectfully requested.

Respectfully Submitted,



Raymond A. Joao

Reg. No. 35,907

February 21, 2003
Raymond A. Joao, Esq.
122 Bellevue Place
Yonkers, New York 10703
(914) 969-2992

RAYMOND A. JOAO, ESQ.
122 BELLEVUE PLACE
YONKERS, NEW YORK 10703
(914) 969-2992

FAX COVER SHEET

To: Examining Group 3600

From: Raymond A. Joao, Esq.

Date: February 21, 2003

Fax No.: 1-703-872-9326

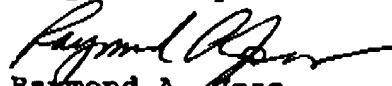
No. Pages: 3 (including cover)

Re: U.S. Patent Application Serial No. 09/639,908

TO WHOM IT MAY CONCERN:

Please find transmitted herewith a RESPONSE TO RESTRICTION
REQUIREMENT for entry in the above-identified application.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907